

Benefits For Children

Some people find Social Security taxes an unwelcome deduction from the family's earnings. They're thinking about how they could use the money to pay bills or plan for their children's college education. At the time, Social Security isn't a big ticket item on the family agenda. But the illness or injury—or even the death—of a parent in a family with young children can suddenly make Social Security a very important part of the family's survival. Those paycheck deductions for Social Security taxes could make it possible for the family to stay together. For example, some families can get as much as \$2,200 a month when the worker is disabled.

This factsheet focuses on benefits paid to the children when one or both parents become disabled, retire or die.

Child's Benefits

When people think of Social Security benefits, they usually think of older men and women who are retired or who are widows or widowers. If you find it difficult to picture a small child as a Social Security beneficiary, you may be surprised to learn that about 3.8 million children receive approximately \$1.5 billion each month because one or both of their parents are disabled, retired or deceased. Those dollars are helping provide the necessities of life for the family members and helping make it possible for those children to complete high school. When a parent becomes disabled or dies, Social Security benefits help stabilize the young family's financial future.

Who Can Get Child's Benefits

The child can be the worker's biological child, adopted child or stepchild. (The child also could be a dependent grandchild.)

To get benefits, a child must:

- have a parent(s) who is disabled or retired and entitled to Social Security benefits; or
- have a parent who died after having worked long enough in a job where he or she paid Social Security taxes.

The child also must:

- be under age 18;
- be 18-19 years old and a full-time student (no higher than grade 12); or
- be 18 or older and disabled. (The disability must have started before age 22.)

What You'll Need When You Apply For Child's Benefits

When you apply for benefits for a child, you'll need the child's birth certificate and the parent's Social Security number. Depending on the type of benefit involved, other documents may be required. For example, if you're applying for survivors benefits for the child, you will need to furnish proof of the parent's death. If you're applying for benefits for a disabled child, you'll need to furnish medical evidence to prove the disability. The Social Security representative who takes the claim application will tell you what other documents you will need.

Benefits Can Continue Beyond 18

Normally, benefits stop when the child reaches age 18 unless he or she is disabled. Five months before the beneficiary's 18th birthday, we send the child a notice that benefits will end at age 18, unless he or she is a full-time student at a secondary (or elementary) school. If the beneficiary is under age 19 and still attending a secondary or elementary school, he or she must notify us by completing a statement of attendance. The benefits then will continue

until he or she graduates, or until two months after becoming age 19, whichever comes first.

If a child who is receiving Social Security benefits is in the mother's (or father's) care, the parent may be able to receive benefits until the child reaches age 16. The child's benefits continue, but the parents' benefits stop unless he or she is age 60 or over and is receiving benefits as a widow or widower or is age 62 or older and receiving retirement benefits.

How Much Can The Young Family Get

Within a family, each child may receive up to one-half of the worker's full retirement or disability benefit, or 75 percent of the deceased parent's basic Social Security benefit. However, there's a limit to the amount of money that can be paid to a family. The family maximum payment is determined as part of every Social Security benefit computation and can be from 150 to 180 percent of the worker's full benefit amount. If the total amount payable to all family members exceeds this limit, each person's benefit is reduced proportionately (except the worker's) until the total equals the maximum allowable amount.

As an example of monthly benefits, let's say Tom Brown earns \$30,000 a year, is age 35, married and has one child. Tom is severely injured in a car accident and is found to be eligible for Social Security disability benefits. Tom, his wife and their child receive \$1,660 each month.

As another example of how Social Security benefits can help the young family, Sara was age 45 and earning \$50,000 when she died, leaving her husband and two children. The husband and children receive \$2,585 each month based on Sara's earnings record.

For More Information

Check our website at www.ssa.gov for answers to many of the questions you may have about Social Security. You also may call us toll-free at **1-800-772-1213**. We can answer specific questions by phone from 7 a.m. until 7 p.m. on business days and provide information by automated phone service 24 hours a day. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778 between 7 a.m. and 7 p.m. on business days.

We treat all calls confidentially—whether they're made to our toll-free numbers or to one of our local offices. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some incoming and outgoing telephone calls.